

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY  
Caption in Compliance with D.N.J. LBR 9004-1(b)  
Denise Carlon, Esquire  
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BNC MORTGAGE LOAN TRUST 2006-1  
MORTGAGE PASS-THROUGH  
CERTIFICATES SERIES 2006-1, U.S. Bank  
National Association, as Trustee

In Re:  
Michelle L. Meddings  
  
Debtor



Order Filed on May 8, 2024  
by Clerk  
U.S. Bankruptcy Court  
District of New Jersey

Case No.: 18-10555 JNP

Hearing Date: 4/30/2024 @ 11:00 a.m..

Judge: Jerrold N. Poslusny, Jr.

**ORDER CURING POST-PETITION ARREARS & RESOLVING CERTIFICATION OF  
DEFAULT**

The relief set forth on the following pages, numbered two (2) through two (2) is hereby  
**ORDERED.**

**DATED: May 8, 2024**

A handwritten signature in dark ink, appearing to read "J. Poslusny", is written over a horizontal line.

Honorable Jerrold N. Poslusny, Jr.  
United States Bankruptcy Court

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Debtor: Michelle L. Meddings

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Caption of Order: ORDER CURING POST-PETITION ARREARS AND RESOLVING  
CERTIFICATION OF DEFAULT

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This matter having been brought before the Court by KML Law Group, P.C., attorneys for Secured Creditor, BNC MORTGAGE LOAN TRUST 2006-1 MORTGAGE PASS-THROUGH CERTIFICATES SERIES 2006-1, U.S. Bank National Association, as Trustee, Denise Carlon appearing, upon a certification of default as to real property located at 107 Strand Avenue, Sewell, NJ, 08080, and it appearing that notice of said motion was properly served upon all parties concerned, and this Court having considered the representations of attorneys for Secured Creditor and Andrew Thomas Archer, Esquire, attorney for Debtor, and for good cause having been shown

It is **ORDERED, ADJUDGED and DECREED** that as of April 23, 2024, Debtors are in arrears outside of the Chapter 13 Plan to Secured Creditor for payments due March 2024 through April 2024 for a total post-petition default of \$1,904.23 (2 @ \$973.72, less suspense \$43.21); and

It is **ORDERED, ADJUDGED and DECREED** that Debtor shall make an immediate lump sum payment of \$1, 904.23 to cure default no later than April 30, 2023; and

It is further **ORDERED, ADJUDGED and DECREED** that regular mortgage payments are to resume May 1, 2024, directly to Secured Creditor's servicer (Note: the amount of the monthly mortgage payment is subject to change according to the terms of the note and mortgage); and

It is further **ORDERED, ADJUDGED and DECREED** that for the Duration of Debtors' Chapter 13 bankruptcy proceeding, if any of the cure payments or regular monthly mortgage payments are not made within thirty (30) days of the date said payment is due, Secured Creditor may obtain an Order Vacating Automatic Stay as to Real Property by submitting a Certification of Default to the Court indicating such payment is more than thirty days late, and Debtors shall have fourteen days to respond; and

It is further **ORDERED, ADJUDGED and DECREED** that a copy of any such application, supporting certification, and proposed Order must be served on the Trustee, Debtors, and Debtors' counsel at the time of submission to the Court; and

It is further **ORDERED, ADJUDGED and DECREED** that Secured Creditor is hereby awarded reimbursement of fees and costs in the sum of \$200.00 for attorneys' fees which is to be paid directly by Debtor along with the May 2024 post-petition mortgage payment; and

It is further **ORDERED, ADJUDGED and DECREED** that the terms of this stipulation shall be null and void if the case is converted, discharged or dismissed; and

It is further **ORDERED, ADJUDGED and DECREED** that Secured Creditor's Certification of Default is hereby resolved.